



WPAFB TRICARE Road Show

74 MDSS / SGST 7-0752



TRICARE Road Show



- ★ **Access to Care**
- ★ **TRICARE F.Y.I.**
- ★ **TRICARE Big Picture**

Access to Care





1-800-941-4501



★ **Press 1 for Appointments,**

Authorizations, and Referral Status

- + Appointments: 0700-2100 M-F, 0700-1330 Weekends
- + Health Care Finder available 24 hrs for urgent authorizations / appointments (press 1, then 2)

★ **Press 2 for TRICARE Information**

★ **Press 3 for “Ask a Nurse” line** (24 hrs)

★ **Press 4 for Help with Claims** (0800-2000 M-F)

★ **Press 7 for Urgent Mental Health Assessment**



How Do I Use TRICARE?



- ★ **Ensure you are enrolled at WPAFB**
- ★ **Call 1-800-941-4501 to access system, your PCM will be first POC (except for routine eye exams, etc.)**
- ★ **If out of town and you need urgent care, call 1-800-941-4501 to get authorization prior to getting care**
- ★ **Have an Emergency?** (threat to life, limb, sight) **Call 911 / seek care immediately at the nearest hospital and notify your PCM within 24 hours**



How to Access Care

*Do you know the difference between
Emergency and Urgent medical
conditions?*



- ★ Emergency - A sudden and unexpected onset of a medical condition or the acute worsening of a chronic condition that is threatening to life, limb, or sight, and requires immediate medical treatment; or a sudden, extremely painful condition which requires immediate treatment to alleviate suffering. *For example: shortness of breath, chest pain, uncontrolled bleeding, poisoning, paralysis, etc.*
- ★ Urgent Assessment - Illness or injury that would not result in further disability or death if not treated immediately, but requires professional medical attention within 24 hours. *For example: sprains, cuts that might or might not require stitches, earaches and sore throats with uncontrollable rising temperature, etc.*



Primary Care Manager (PCM)



- ★ **Healthcare professional**
- ★ **Provides and coordinates your total health care**
- ★ **Approves all referrals for specialty care / services outside the scope of their practice**
- ★ **Works in military or civilian hospital/clinic**



TRICARE Prime - Access Standards



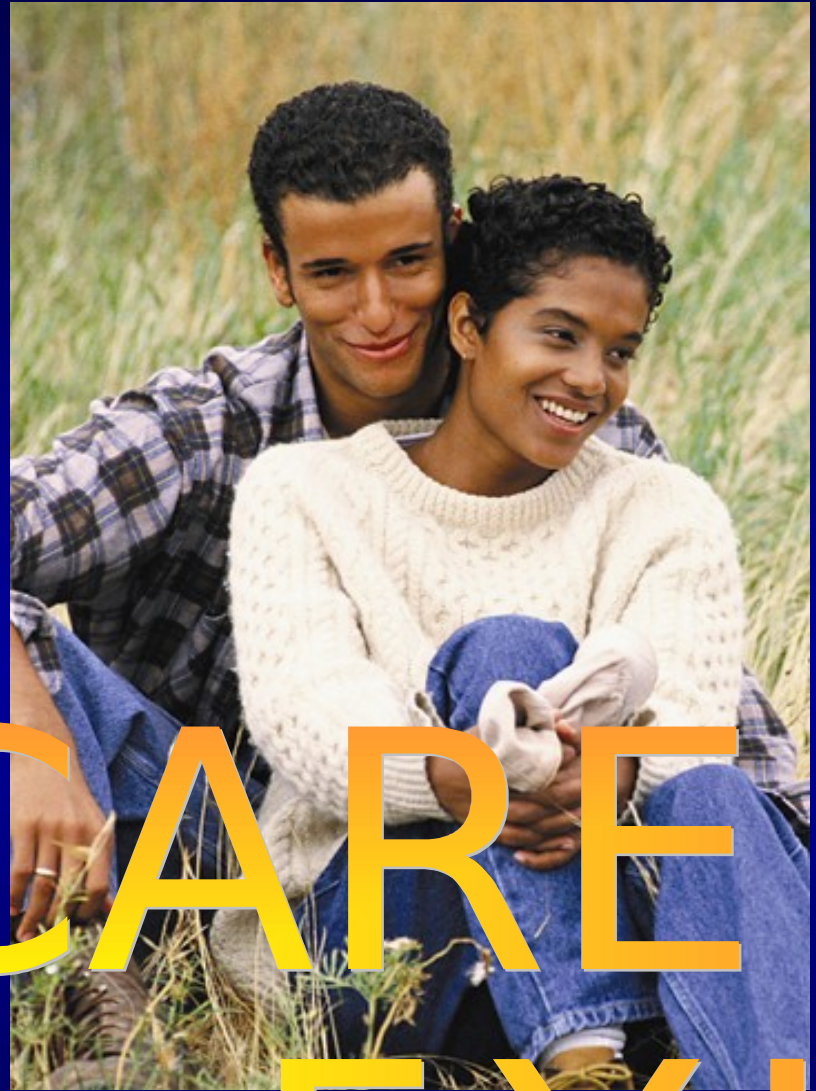
- ★ **Maximum wait for primary care:**
 - + **1 day for urgent care** (e.g. "I'm projectile vomiting")
 - + **1 week for routine visit** (e.g. "My back hurts")
 - + **4 weeks for well care visit** (e.g. Paps, Eye exams)
- ★ **Maximum wait for specialty care**
 - + **PCM determines**
 - + **4 weeks for routine specialty care**
- ★ **We are serious about meeting these standards, please provide feedback if we "bust" access standards for your care**



Pharmacy Services



- ★ **Three pharmacies at WPAFB for easy access:**
 - + **Kittyhawk Pharmacy: Next to Commissary**
 - ➔ All refills at Kittyhawk
 - ▮ Hours: 0700-1930 M-F, 0830-1730 Weekends, Closed Holidays
 - + **Outpatient Pharmacy: Med Center 1st Floor**
 - ▮ Hours: 0700-1930 M-F
 - + **Pediatrics Pharmacy: Bldg 219 (Pediatric Clinic)**
 - ▮ Hours: 0800-1700 M-F
- ★ **TRICARE Network Pharmacies**
- ★ **National Mail Order Pharmacy**



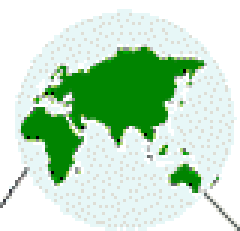
TRICARE
Prime F.Y.I.



What is TRICARE?



- ★ **Our military health care benefit**
- ★ **Partnership with civilian managed care company**
 - ✚ Anthem Alliance (*for TRICARE regions 2 & 5*)
 - ✚ Contractor schedules most appointments, coordinates all civilian health care services and pays bills
 - ✚ Through the contractor, we now have access to an extensive civilian network of health care providers
 - ✚ Result is better access to care and more choice for family members
- ★ **Regional contracts ...**

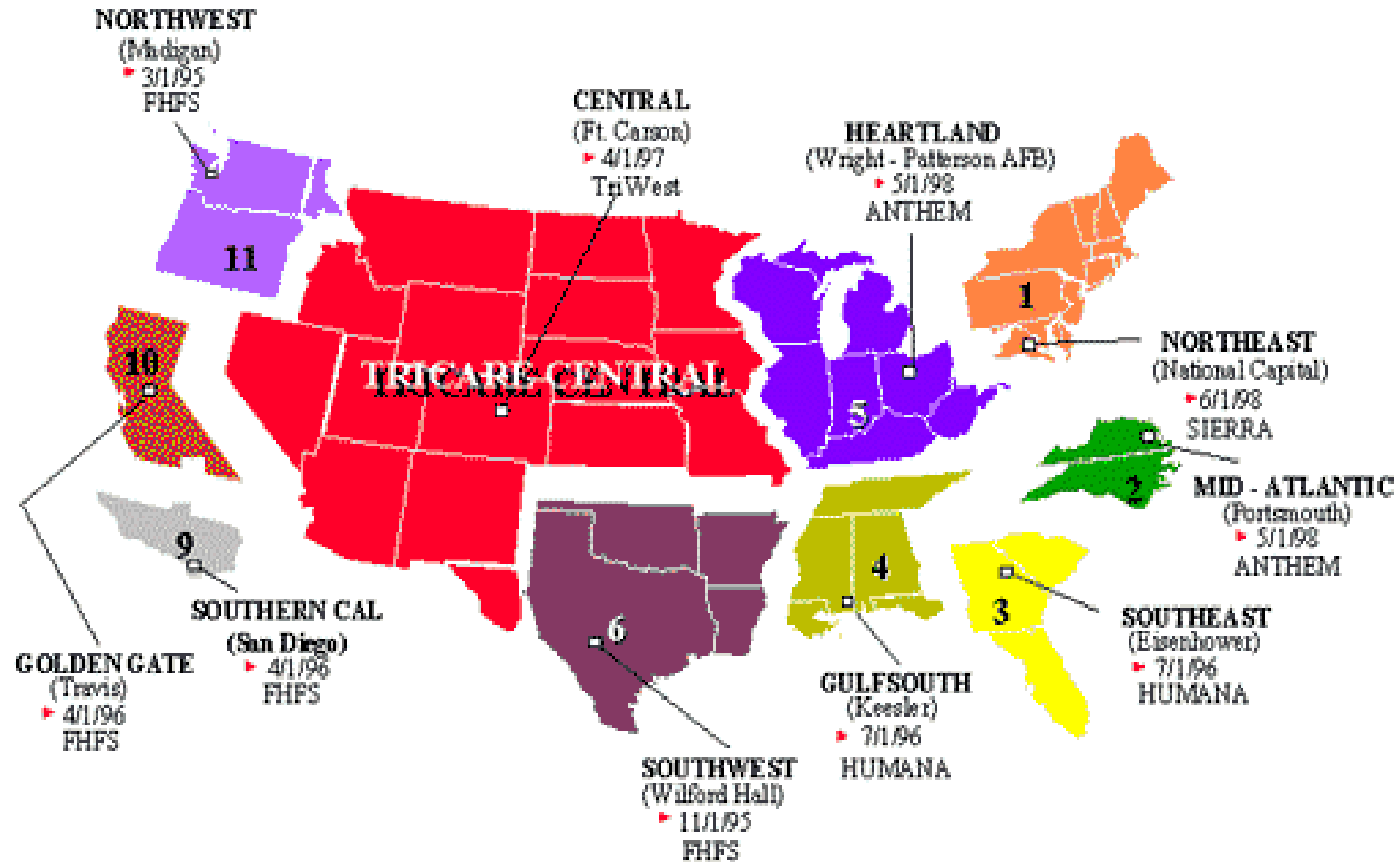


TRICARE Europe
(Ramstein AB)
▶ 10/1/96

TRICARE Latin America
(Region 13)
▶ 10/1/96

DoD HEALTH SERVICE REGIONS

April 8, 1998



▶ = Start Healthcare Delivery Date

Graphics by: Herb Baker (TMA/DA)



What Are the Options?

Active duty:



You don't have one ! :-)

Family Members have a choice:

★ **PRIME**

- ✦ Enrollment required; no fee for ADFM
- ✦ Access to MTF with no co-pays
- ✦ Care restricted to PCM and specialists in TRICARE network
- ✦ Nominal co-pays for network providers
- ✦ Lower out-of-pocket costs

★ **EXTRA**

- ✦ No enrollment or enrollment fee
- ✦ MTF access on space available basis only
- ✦ Restricted choice of civilian physicians - network only
- ✦ Annual deductible
- ✦ Discounted rates and lower cost shares than Standard

★ **STANDARD**

- ✦ No enrollment or enrollment fee
- ✦ MTF access on space available basis only
- ✦ Unrestricted choice of CHAMPUS-participating civilian physicians
- ✦ Annual deductible
- ✦ Higher out-of-pocket costs for cost shares



Make an Informed Choice

Prime 74 MDG

**Must follow
"the rules"**

**Choice of MTF
PCM**

\$

**co-pays only for
care not
available in
MTF**

**More
managed
care**

NOT Prime

Fewer rules

**Choice of any
authorized
provider**

\$\$\$

**Deductibles
and cost-shares
+ more to do
with claims**

**Less
managed
care**

**"TRICARE Extra"
"TRICARE Standard"**



Make an Informed Choice



- ★ Reasons to consider **NOT** enrolling your family members in PRIME:
 - + Family members have other comprehensive health insurance and use it
 - + A family member moves around frequently (e.g. shared custody of a child)
 - + A child attends college in a non-Prime area
 - + You don't want to be restricted to MTF & network docs and / or don't want to deal with "the rules" (and have the \$\$\$ to spend)
- ★ Otherwise, enroll your family members in Prime...



Enrollment at WPAFB for AD and ADFM



- ★ Most adults will be enrolled to one of three teams in Primary Care Clinic according to unit of sponsor's assignment
 - ✦ **Red Team: 257-8755**
 - ✦ White Team: 257-6001
 - ✦ Blue Team: 257-8755
- ★ Flyers/SFS/NAIC/OSS (and spouses if desired) are enrolled to Flight Medicine
 - ✦ Green Team: 257-4284
- ★ Kids age 0-17 to Pediatric Clinic: 257-6991
- ★ Some AD/ADFM with chronic conditions may be enrolled to Internal Medicine: 257-9926

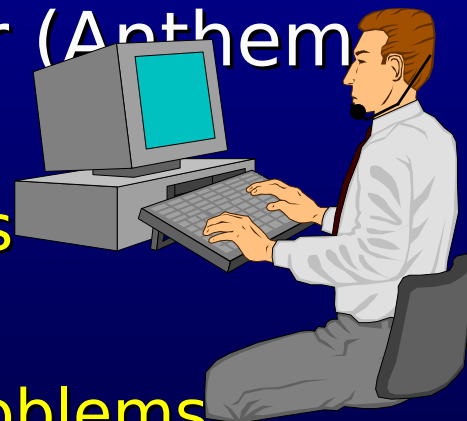


TRICARE Service Center

1-800-941-4501



- ★ Located on first floor of Medical Center near atrium information desk & main elevators
- ★ Hours of Operation:
 - + **0730-1930 M-F**
 - + **0900-1300 Sat**
- ★ Staffed by TRICARE contractor (Anthem Alliance)
 - + **TRICARE information & materials**
 - + **Referrals to specialty care**
 - + **Enrollment issues and claims problems**





TRICARE Prime To-Do List



- ★ Know how to access care, carry wallet cards
- ★ Save your Explanation of Benefit (EOB) statements. If bills don't make sense, get help
 - ✚ Call 1(800)941-4501 Press 4
 - ✚ If you still have a problem, visit the TRICARE Service Center
 - ✚ If you still have a problem, visit the Beneficiary Support Office
- ★ Understand your responsibility for co-pays
 - ✚ Don't get suckered into "balance billing"
 - ✚ Active duty don't pay co-pays !
- ★ Save authorization numbers. Ensure you understand the number of civilian visits authorized when you get a referral
 - ✚ Urgent care visit authorization is for one visit ...
- ★ Keep the TRICARE Service Center updated with address and phone number changes! (Don't forget DEERS)



TRICARE Prime F.Y.I.



- ★ Point-of-Service Option (P.O.S.)
 - + Claims without authorization process as P.O.S.
 - + \$300 deductible, 50% of allowable charge
 - + Expensive on purpose
- ★ Referrals: TRICARE Service Center should contact you in about a week for routine referrals
- ★ Newborns (of ADFM) have Prime benefit for the first 120 days
- ★ Catastrophic Cap: \$1,000 per AD family / year is the most you have to pay out of pocket



Resources



- ★ **TRICARE Prime Handbook**
- ★ **Healthwise Handbook** (self-care manual)
- ★ **Prime Enrollment Card for Non-AD or TRICARE Heartland Active Duty Information Card**
- ★ **Co-pay Information Wallet Card**
- ★ **"TRICARE Made Simple"**
- ★ **Web sites:**
 - + **tricare.osd.mil** (DoD site, comprehensive TRICARE info)
 - + **wpmc1.wpafb.af.mil** (W-P Med Center info)
 - + **www.anthemalliance.com** (Provider Directory)

TRICARE Big Picture



- Why TRICARE
- TRICARE Irritants



Why TRICARE



- ★ **Military medical personnel strength decreasing**
- ★ **Hospitals & clinics closing/downsizing**
- ★ **Patient population steady but aging**
- ★ **Demand for care more than system can handle**
- ★ **Trends in US healthcare**



Military Medical Rightsizing

Health Care Benefit

Health Care is a process, not a place





TRICARE Irritants



★ **Claims and Billing Problems**

- + "Slow pay, low pay"
- + Hassle of dealing with medical bills

★ **Pre-authorization for care**

- + Getting used to life in managed care
- + Bureaucracy of referral process

★ **Concern over erosion of benefit**

- + Loss of TRICARE eligibility at age 65
- + "Wright-Patt Gold" at WPAFB allows access



What Is Being Done to Improve TRICARE?



★ Continuous improvement in contractual agreements

- ✚ New claims processing standards effective 1 Sep 99, makes TRICARE same as civilian standard (95% processed in 30 days, 100% in 60 days)
- ✚ TRICARE Prime Remote for Active Duty effective 1 Oct 99
- ✚ "Prudent Layperson" standard for use of civilian Emergency Rooms
- ✚ National Enrollment Database (starts this summer)

★ Congress working on legislation to make system better

- ✚ Better coverage for retirees over 65
- ✚ Eliminate co-pays for Active Duty Family Members ?

★ USAF and WPMC initiatives

- ✚ Automation of referral process is underway, complete this summer
- ✚ Primary Care Optimization (military PCM more like civilian practice)

PCM by Name



Coming Soon to a Clinic Near You



Uncle Sam wants YOU to help make TRICARE work ...



- ★ Understand that **TRICARE is the future of military medicine** and a return to the “good old days” is just not possible in a downsized post-Cold War military
- ★ **Make a sincere effort to understand your health care benefit.** Read the brochures, attend the briefings, ask questions of your TRICARE Service Centers and Health Benefits Advisors.
- ★ **Take the time to register complaints if/when you have them.** Submit your complaint in writing so that it gets “formal grievance” status. Be as specific about dates/times/people as possible.



Got a Beef?



★ Concern with service at Hospital:

- + Ms. Cindy Andersen, 74 MDG Patient Advocate
@ 257-9131

★ Concern with service from TRICARE Contractor:

- + Submit grievance in writing to:
Grievance Coordinator
TRICARE Regional Operations Center
333 W. First Plaza
Dayton, OH 45402
- + And / or call hospital's TRICARE Flight
(contractual oversight) @ 257-9166





Shameless Marketing Slide



We need you

**Enroll your family members with the
74th Medical Group ...**

You need us

**... so that we can maintain Military
Treatment Facility -- that is, FREE --
health care services for family
members**



Preventive Health Assessment



- ★ PHA is annual preventive maintenance for the **human weapon system**
- ★ Tests / procedures required are determined by your age / sex / personal medical history
- ★ **You should receive an instruction letter two months prior to your birth month**
- ★ **At PHA: Computerized Health Assessment Survey; Review with provider; Other tests / exams completed / scheduled as necessary**
- ★ PHA may not always **seem** value added from a young/healthy patient perspective ... but it is for USAF
- ★ Two end products:
 - + **"Thumbs up" medical profile** -- your commander knows you are ready to deploy
 - + **Real** preventive medicine for active duty



TRICARE Road Show



Questions?

No Animals Were Harmed
in the Creation of this Briefing